



1/23

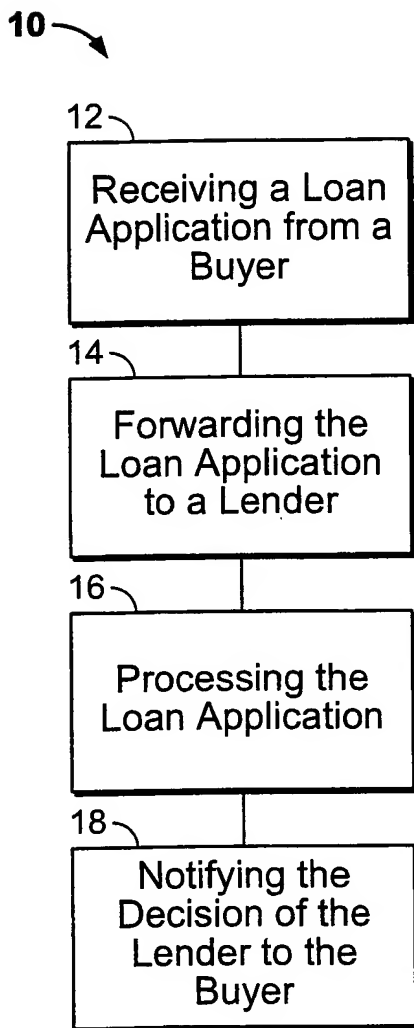


FIG. 1

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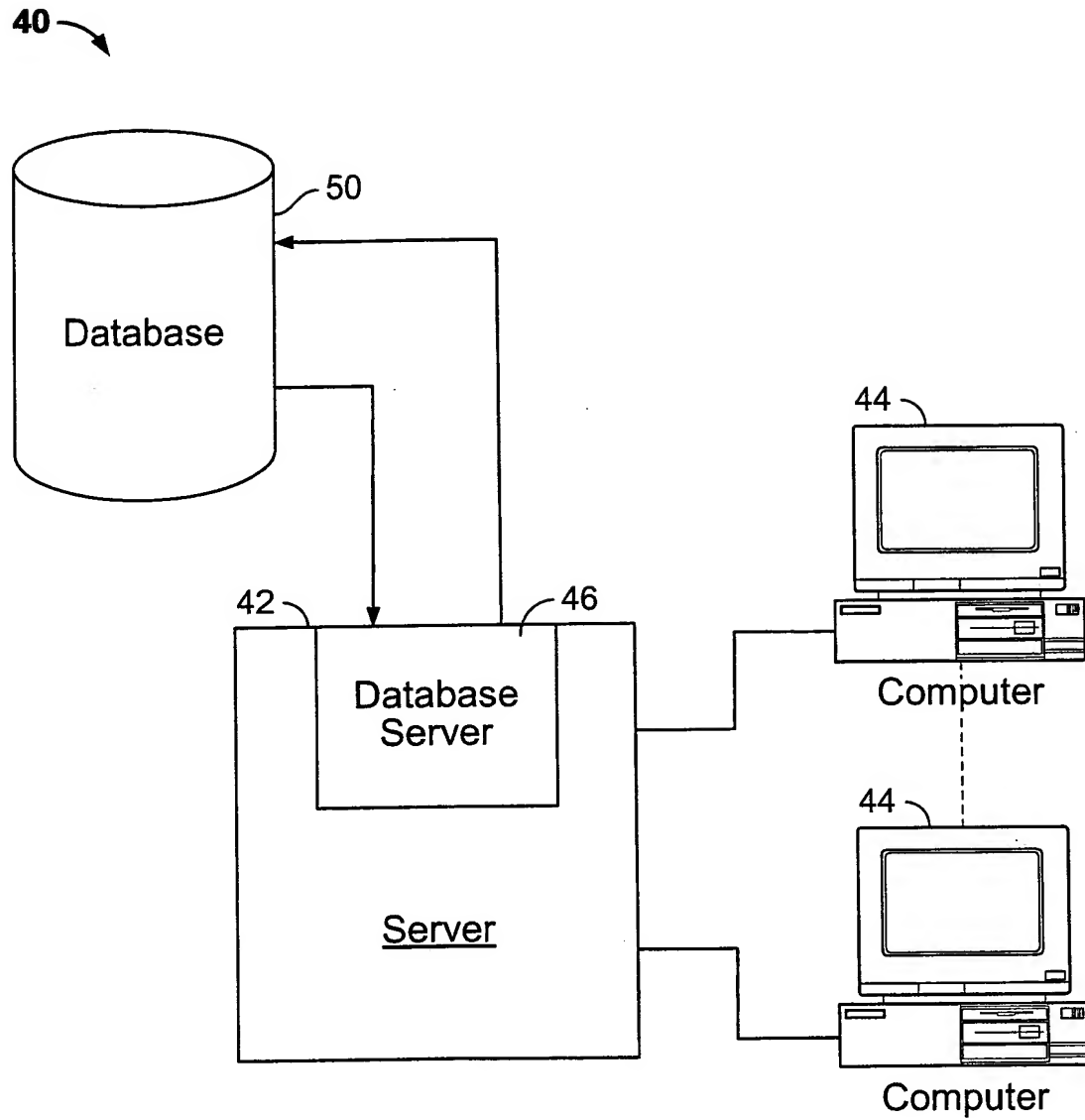


FIG. 2

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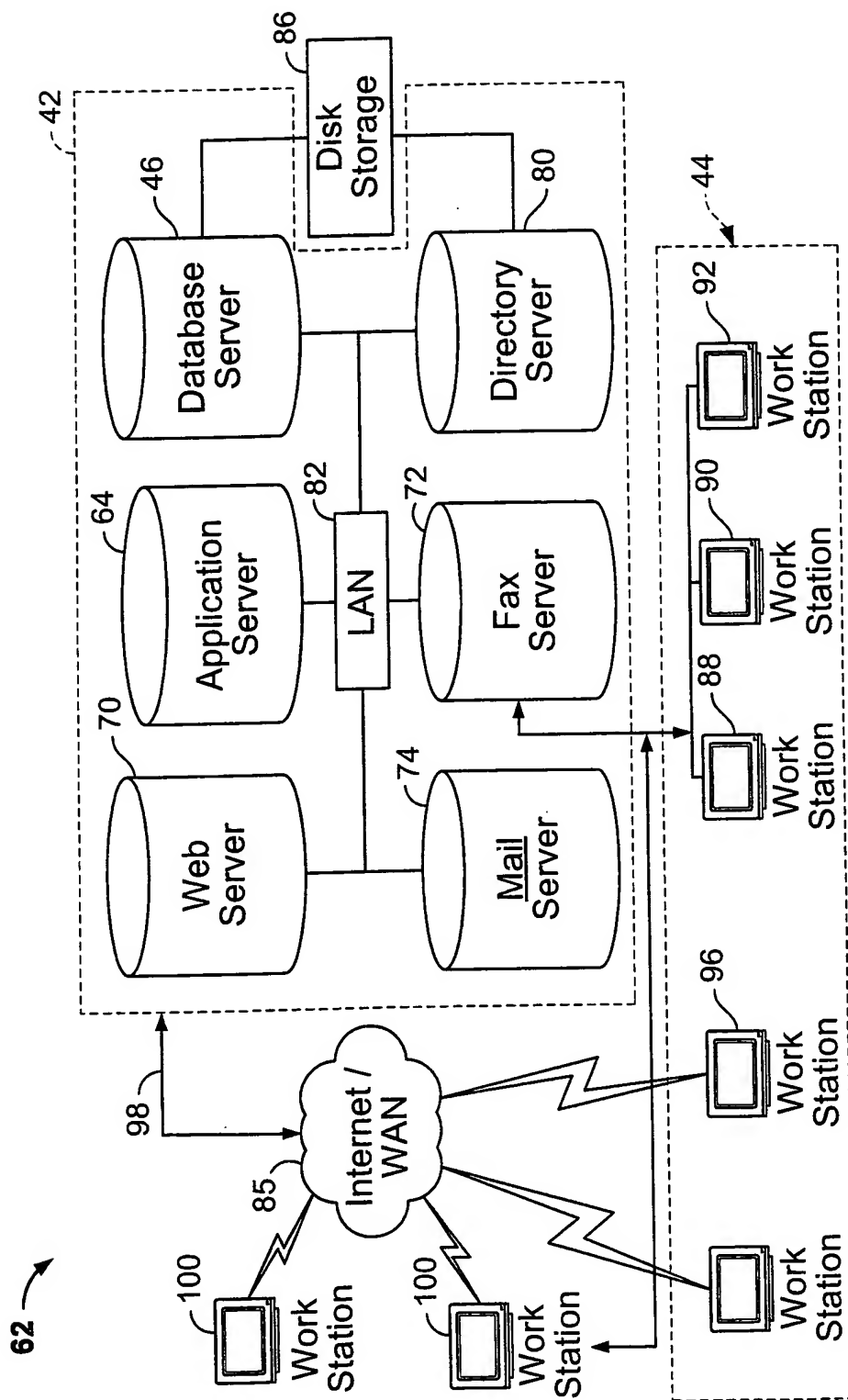


FIG. 3

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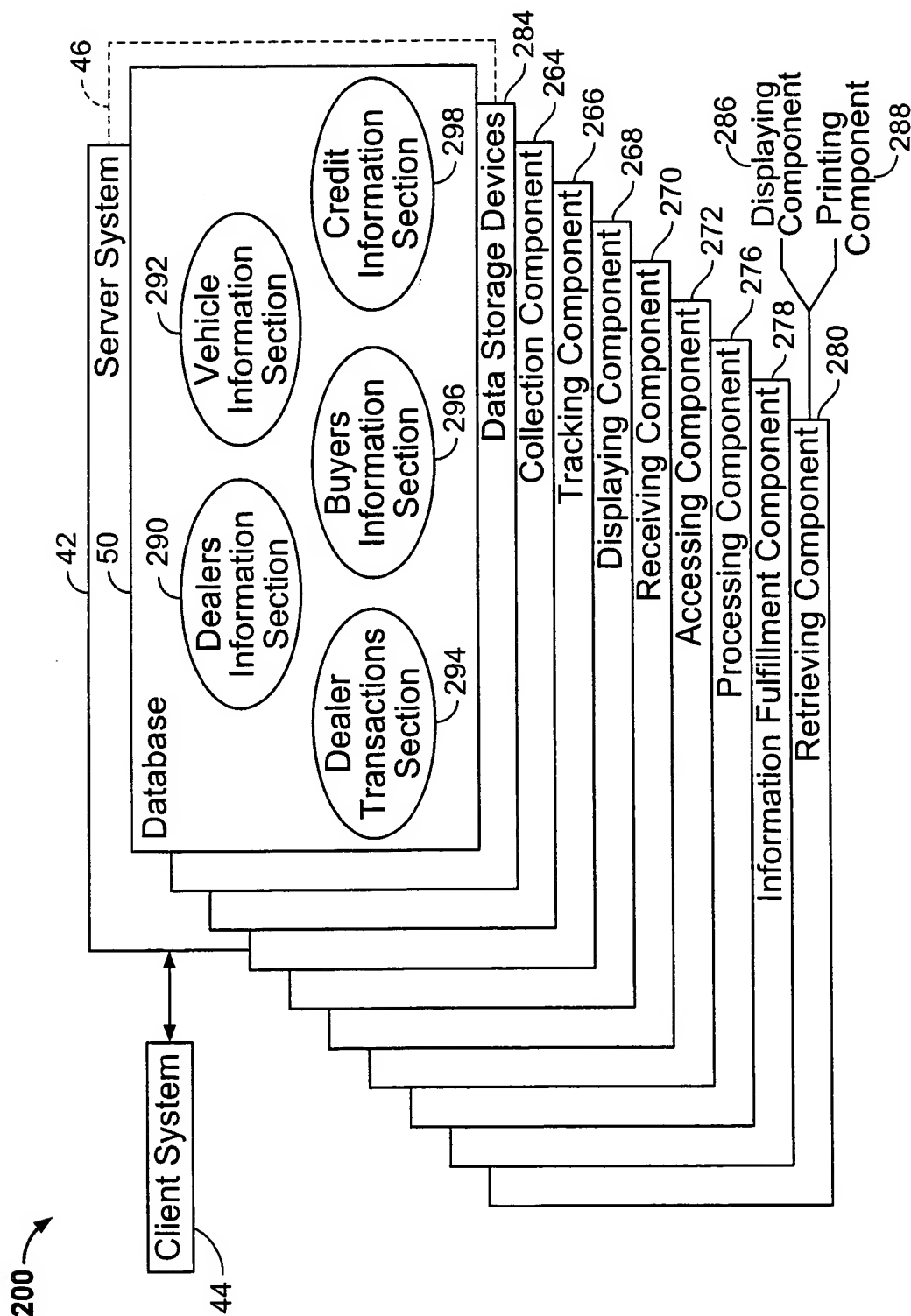


FIG. 4

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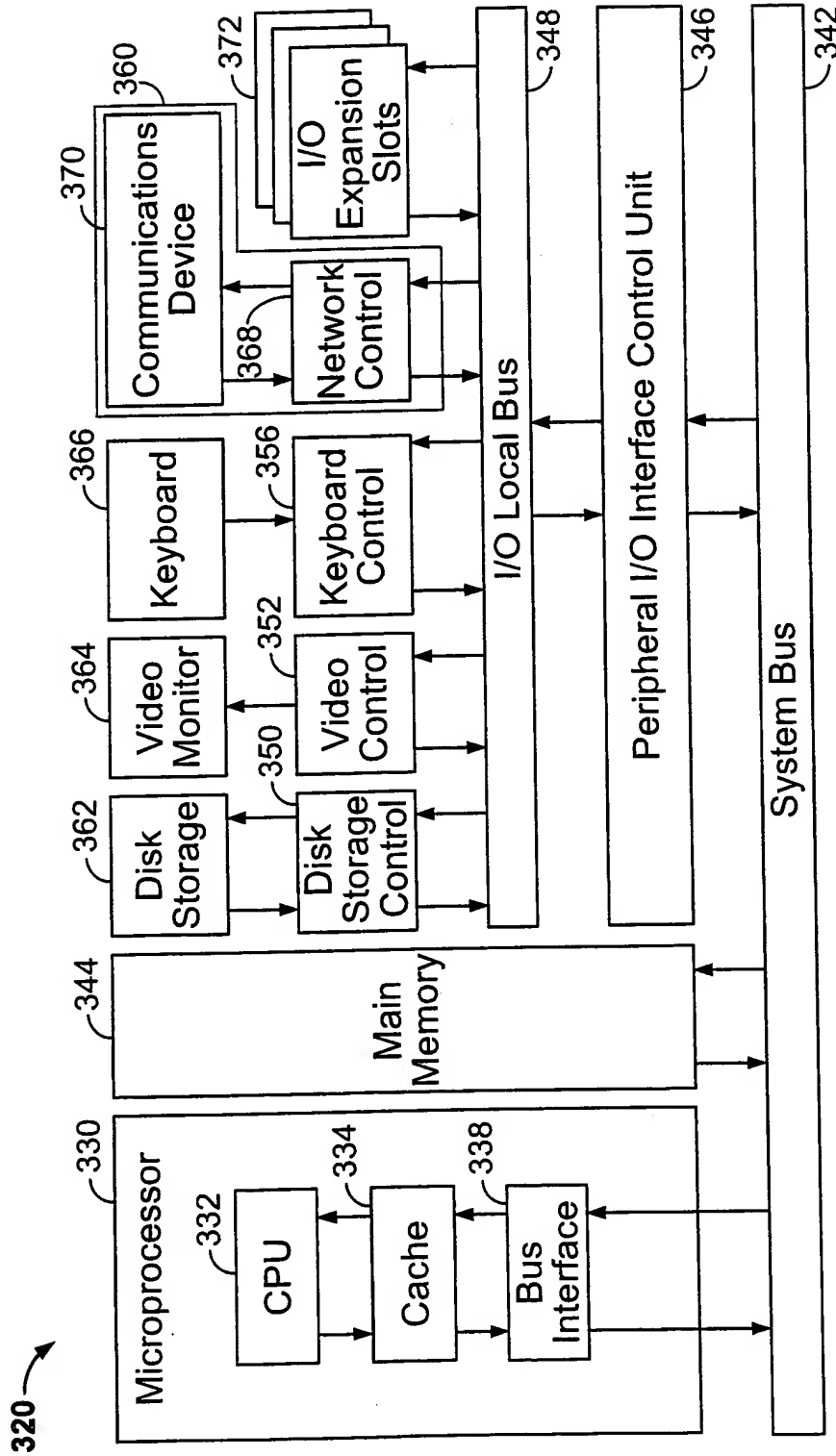


FIG. 5

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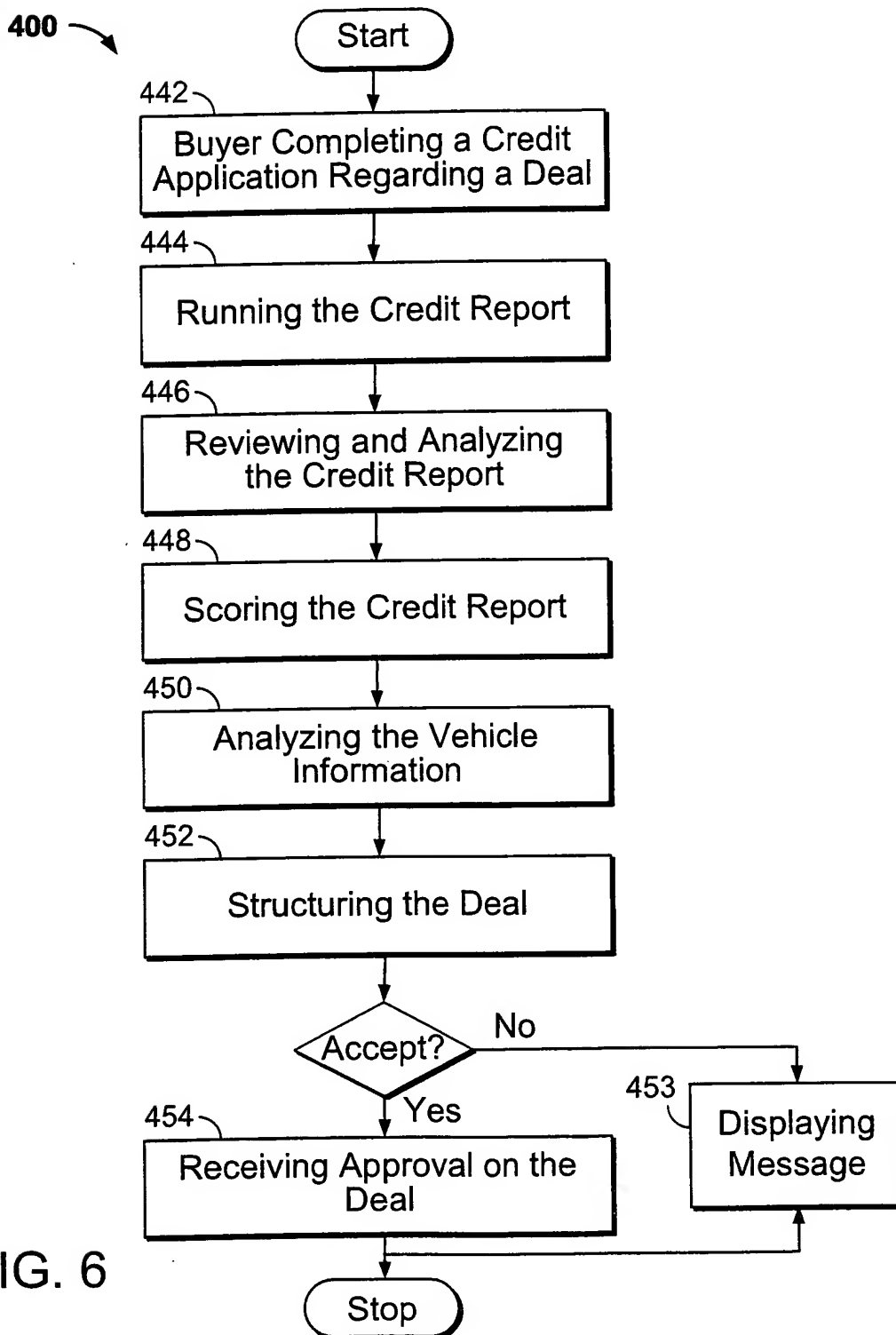


FIG. 6

7/23

<b>FINANCIAL SERVICES</b> <div style="text-align: right;">490</div>		<b>Financial Buy Program v3.0.9.7</b> 08/09/2001 01:44 P California Exp:05.23.2001 Email:westlake@nowcom.com Customer Name: 484 Natu J. Patel		<b>Financial</b> 4751 Wilshire Suite 115 Los Angeles CA 90010 Phone: Fax: 482																																																																																					
<b>Deal Structure</b> <table style="width:100%; border-collapse: collapse;"> <tr><td>Price</td><td>\$6990.00</td></tr> <tr><td>Doc Fee</td><td>\$45.00</td></tr> <tr><td>+ Smog</td><td>\$58.25</td></tr> <tr><td>+ Sales Tax 8.25%</td><td>\$584.51</td></tr> <tr><td>+ Service Contract</td><td>\$0.00</td></tr> <tr><td>+ License</td><td>\$15.00</td></tr> <tr><td>= Total</td><td>\$7692.76</td></tr> <tr><td>- Trade Allowance</td><td>\$0.00</td></tr> <tr><td>+ Trade Payoff</td><td>\$0.00</td></tr> <tr><td>- Down</td><td>\$1800.00</td></tr> <tr><td>+ Insurance</td><td>\$738.00</td></tr> <tr><td>= Amount Financed</td><td>\$6630.76</td></tr> <tr><td>+ Finance Charges</td><td>\$2055.44</td></tr> <tr><td>Loan Date</td><td>8/9/01</td></tr> <tr><td>Date to 1st Payment</td><td>9/8/01</td></tr> <tr><td>31 Payments of</td><td>\$280.20</td></tr> <tr><td>Max Ok To Finance</td><td>\$7173.00</td></tr> </table>		Price	\$6990.00	Doc Fee	\$45.00	+ Smog	\$58.25	+ Sales Tax 8.25%	\$584.51	+ Service Contract	\$0.00	+ License	\$15.00	= Total	\$7692.76	- Trade Allowance	\$0.00	+ Trade Payoff	\$0.00	- Down	\$1800.00	+ Insurance	\$738.00	= Amount Financed	\$6630.76	+ Finance Charges	\$2055.44	Loan Date	8/9/01	Date to 1st Payment	9/8/01	31 Payments of	\$280.20	Max Ok To Finance	\$7173.00	<b>Vehicle Information</b> <table style="width:100%; border-collapse: collapse;"> <tr><td>Model Year</td><td>1992</td></tr> <tr><td>Blue Book</td><td>\$4950.00</td></tr> <tr><td>Mileage</td><td>117545</td></tr> <tr><td>Class</td><td>1</td></tr> <tr><td>Cost</td><td>\$4600.00</td></tr> <tr><td>FR Gross</td><td>\$2390.00</td></tr> <tr><td>Warranty Cost</td><td>\$0.00</td></tr> </table> <b>Vehicle Info</b> Toyota Corolla		Model Year	1992	Blue Book	\$4950.00	Mileage	117545	Class	1	Cost	\$4600.00	FR Gross	\$2390.00	Warranty Cost	\$0.00	<b>Credit Information</b> <table style="width:100%; border-collapse: collapse;"> <tr><td># Years Credit Bureau</td><td>4.7</td><td># Years on Present Job</td><td>1.7</td></tr> <tr><td># Good Credit Items</td><td>2</td><td>Gross Monthly Income</td><td>\$1800.00</td></tr> <tr><td>\$ High Good Credit</td><td>\$500.00</td><td>Rent/Mortgage</td><td>\$350.00</td></tr> <tr><td># Derog Credit Items</td><td>3</td><td>Family Support Debt</td><td>\$0.00</td></tr> <tr><td>\$ High Derog Credit</td><td>\$900.00</td><td>Other Monthly Debts</td><td>\$75.00</td></tr> <tr><td># of Repo / Auto Loss</td><td>0</td><td>Ph/UI/Chkng in Name</td><td>YES</td></tr> <tr><td>Prev Bankruptcy</td><td>NO</td><td>Spouse/Partner Co-X</td><td>NO</td></tr> <tr><td>Cust Owns Home</td><td>NO</td><td>Co-Signer</td><td>NO</td></tr> <tr><td>Residence Stability #</td><td>1.4</td><td></td><td></td></tr> </table>		# Years Credit Bureau	4.7	# Years on Present Job	1.7	# Good Credit Items	2	Gross Monthly Income	\$1800.00	\$ High Good Credit	\$500.00	Rent/Mortgage	\$350.00	# Derog Credit Items	3	Family Support Debt	\$0.00	\$ High Derog Credit	\$900.00	Other Monthly Debts	\$75.00	# of Repo / Auto Loss	0	Ph/UI/Chkng in Name	YES	Prev Bankruptcy	NO	Spouse/Partner Co-X	NO	Cust Owns Home	NO	Co-Signer	NO	Residence Stability #	1.4		
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Cust Owns Home	NO	Co-Signer	NO																																																																																						
Residence Stability #	1.4																																																																																								
<b>Notes</b> <div style="border: 1px solid black; height: 100px; width: 100%;"></div>		<div style="text-align: right;">486</div> <div style="text-align: right;">488</div> <div style="text-align: right;">492</div>																																																																																							
<b>Calculation Results</b> <table style="width:100%; border-collapse: collapse;"> <tr><td>Cust Factor</td><td>1.88</td><td>Westlake Discount</td><td>\$875.00</td></tr> <tr><td>Dealer Gross</td><td>\$1415.00</td><td>Acquisition Fee</td><td>\$100.00</td></tr> <tr><td>Net Check to Dealer</td><td>\$4917.76</td><td>APR</td><td>21.37%</td></tr> </table>		Cust Factor	1.88	Westlake Discount	\$875.00	Dealer Gross	\$1415.00	Acquisition Fee	\$100.00	Net Check to Dealer	\$4917.76	APR	21.37%	<b>Deal Approval</b> <table style="width:100%; border-collapse: collapse;"> <tr><td>Structure OK</td><td>YES</td></tr> <tr><td>Amt Fin OK</td><td>YES</td></tr> </table>			Structure OK	YES	Amt Fin OK	YES																																																																					
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** Approval based on verification of above information and receipt of required Slips																																																																																									

FIG. 7

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**Westlake Financial Services**  
Dealer Contract Checklist

Dealer\_\_\_\_\_

Today's Date\_\_\_\_\_

Customer\_\_\_\_\_

Contract Date\_\_\_\_\_

First Pmt Due\_\_\_\_\_

(send if due within 10 days)


From Dealer:

1. ☐ Complete, Signed Original Credit Application (Including COMPLETE Landlord and Bank Account Information)
2. ☐ Motor Vehicle Contract and Security Agreement-Original and Assignment Copy (Signed Front And Back by Dealer)
3. ☐ Book sheet
4. ☐ WESTLAKE Guarantee of Title
5. ☐ Verification of Insurance Showing Westlake as Lienholder (UIC Certificate of Insurance or Endorsement Add-On from Admitted Carriers only-NO DEALER-PROCURED OR ASSISTED BINDERS!)
6. ☐ Copy of Agreement to Furnish Insurance (Complete with Agent's Name, Phone Number and Policy Number)
7. ☐ Copy of Service Contract (if Applicable)
8. ☐ Copy of Credit Bureau Report
9. ☐ Copy of Westlake Buy Program (Showing "YES" / "YES")
10. ☐ Copy of Cosigner Agreement (if Applicable)
11. ☐ Copy of Spanish Translation Contract (if Applicable)
12. ☐ Copy of Report of Sale (ROS)
13. ☐ Copy of DMV Form 262 (Odometer Statement / Bill of Sale)
14. ☐ Copy of Smog-Pass Printout
15. ☐ Copy of Validated Registration (if Applicable; Westlake as Lienholder)
16. ☐ Copy of dealership cash receipt for down payment (signed by customer and dealer)

FIG. 8



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**Westlake Financial Services**  
Dealer Contract Checklist

Dealer \_\_\_\_\_

Today's Date \_\_\_\_\_

Customer \_\_\_\_\_

Contract Date \_\_\_\_\_

**From Customer:**1. ☐ PROOF OF INCOME**Salaried Employees:**

Current Paystub which shows YTD earnings. Paystub MUST be dated no more than 30 days prior to contract date. If no YTD, then must provide 4 consecutive paystubs. If no paystub, then provide letter from employer on company letterhead (company must be listed in phone book).

**Self-Employed:**

Last 3 months Bank Statements

2. ☐ PROOF OF HOUSING**Renter:**

FULL information, including name, address and phone number, on the Property Owner or Manager where customer lives.

**Owner:**

Copy of most recent mortgage statement.

3. ☐ PROOF OF RESIDENCE

Mail addressed to customer at contract address, postmarked no more than 30 days prior to contract date. If this is a bill, please send a copy of the BILL, not the envelope.

4. ☐ PHONE BILL

Copy of ALL pages; bill dated no more than 30 days prior to contract date.

5. ☐ WESTLAKE REFERENCE SHEET

10 references in total, 4 direct family, 6 other.

6. ☐ DRIVER'S LICENSE

Must be current and valid in state issued. NO International/Foreign Licenses.

7. ☐ PROOF OF SOCIAL SECURITY NUMBER

Copy of Social Security Card or Printed Document showing SSN.

FIG. 9

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**Vestlake Financial Services**  
Reference List

MUST COMPLETE ALL REFERENCES-REGARDLESS  
OF LOCATION

Applicant Name \_\_\_\_\_

## 1. FATHER

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

## 2. MOTHER

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

3. OTHER GARAGING ADDRESS  
(If different from address on credit  
application)

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

## 4. CONTACT INFO

Pager # \_\_\_\_\_

Cell # \_\_\_\_\_

Voice Mail \_\_\_\_\_

E-Mail \_\_\_\_\_

## 5. BROTHER/SISTER

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

## 6. BROTHER/SISTER

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

## 7. OTHER RELATIVE

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

## 8. OTHER RELATIVE

Name \_\_\_\_\_

Address \_\_\_\_\_

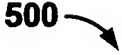
City \_\_\_\_\_

Phone \_\_\_\_\_

FIG. 10

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500



**Vestlake Financial Services**  
Reference List

MUST COMPLETE ALL REFERENCES-REGARDLESS  
OF LOCATION

## 9. FRIEND

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

## 10. FRIEND

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

## 11. FRIEND

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

## 12. FRIEND

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

## 13. FRIEND

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

## 14. LANDLORD

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

FIG. 11

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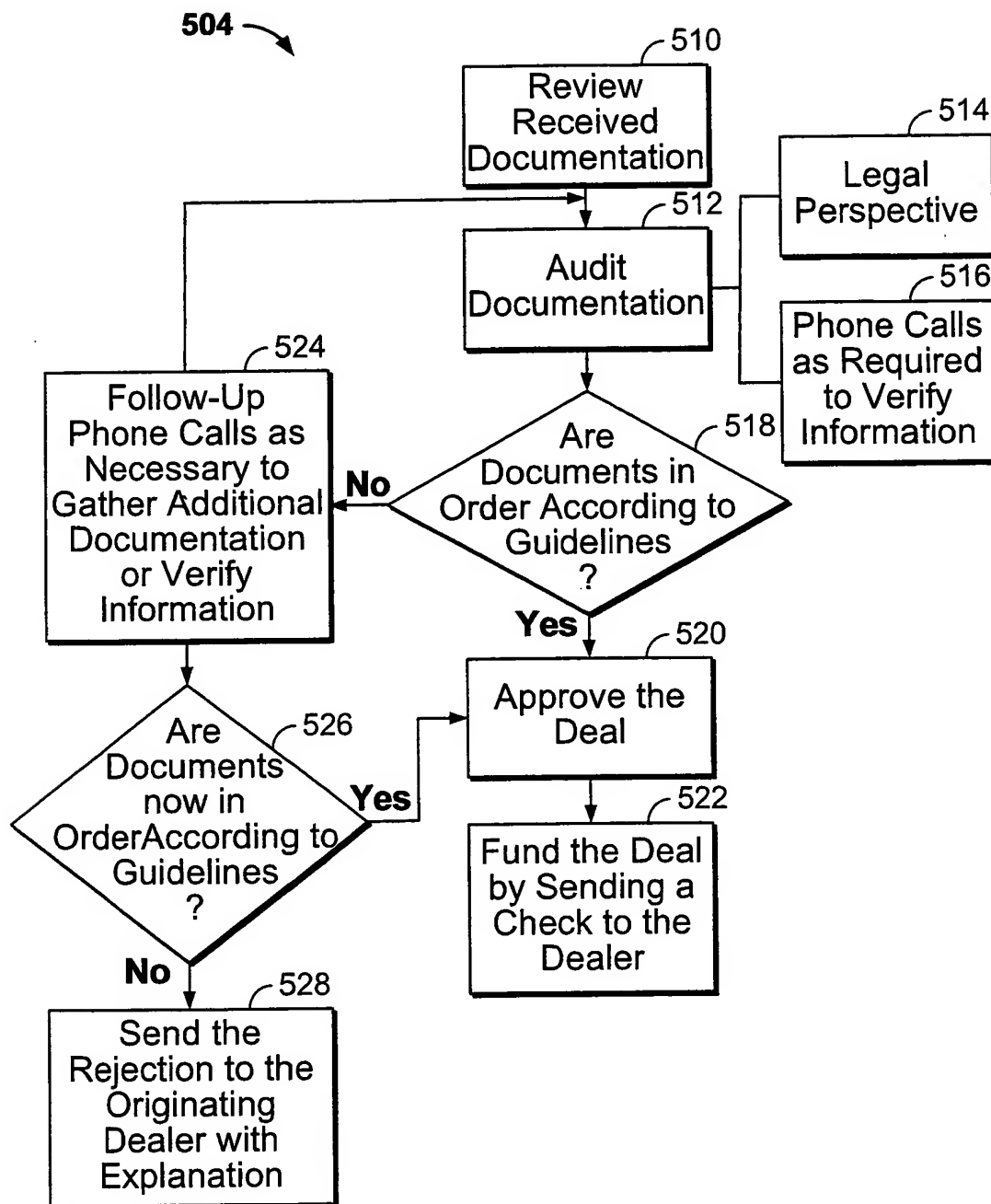


FIG. 12

13/23

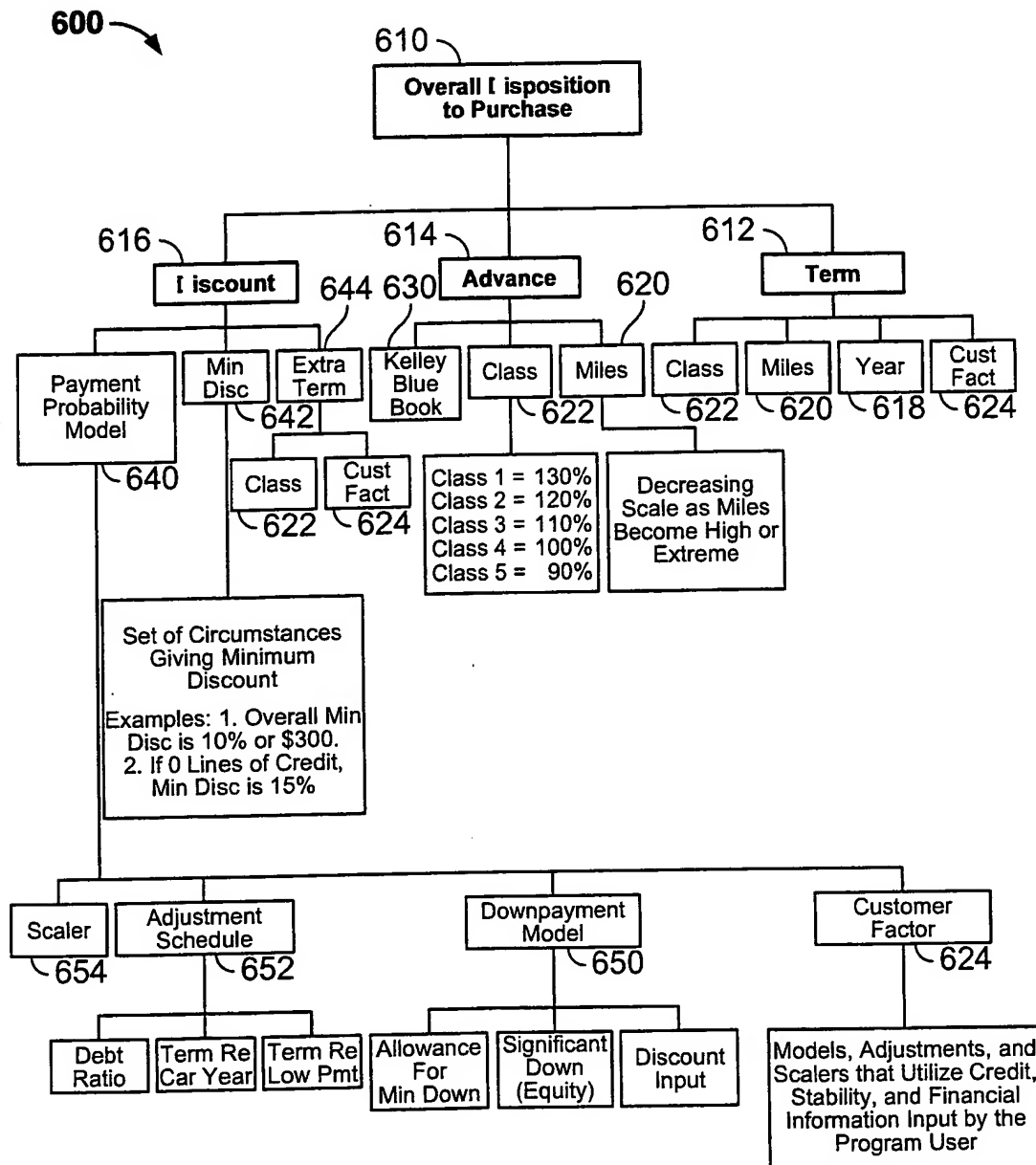


FIG. 13

14/23

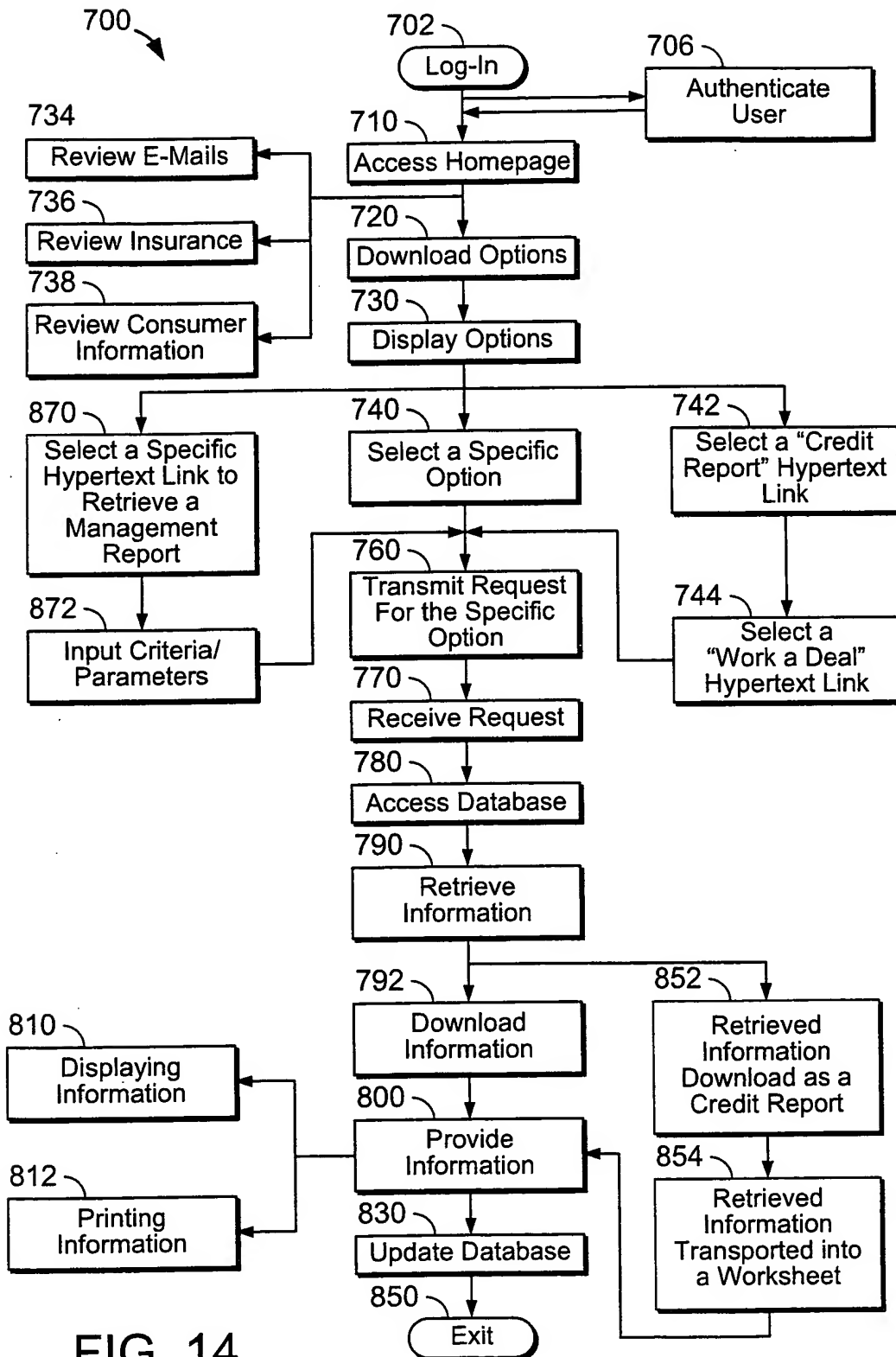


FIG. 14

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900 →

Dealercenter.net - Microsoft Internet Explorer provided by EarthLink

File Edit View Favorites Tools Help

Back v Address http://creditparsing.westlakefinancial.com/login.asp

Search Yahoo! Messenger My Yahoo! Yahoo! Finance Yahoo! Mail News Shopping Entertainment Go Links

Westlake DEALER CENTER

Westlake Deal

Login About Us Become a Member Help Home Insurance

Email Credit Report

Already a member?  
Please enter Username and Password

⊕ Login

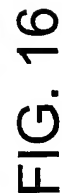
Username: 924  
Password: 926

UserName and Password are case-sensitive

Login 928 Cancel

FIG. 15

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**FIG. 16**



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1000

Welcome to Homepage - Microsoft Internet Explorer provided by EarthLink

File Edit View Favorites Tools Help

Back Forward Stop Search History

Address http://creditpersing.westlakefinancial.com/opframeindex.asp?bureau=XP&Lst=1&link=bpile=TX&custName=EDOIE\_CLAURE&reportNo=205378

Search Messenger Bookmarks My Yahoo! Yahoo Finance Yahoo Mail News Shopping Entertainment Travel Links

Logout About Us Become a Member Help Home

Insurance Admin

Westlake DEALER CENTER

Run BP PAGE 1 P@TTY

Print Report 1002 1004

SS: Financial  
 YOB: RPTD 03/01 TO 04/01

RPTD: 3-01 TO 4-01 V  
 LAST SUB: 1218044

----- SCORE SUMMARY -----  
 EXPERIAN/FAIR, ISAAC SCORE NOT AVAILABLE.

----- INQUIRES -----  
 Capital ONE 04-11-01 1218044 BC  
 American Express 04-08-01 7400060 NZ  
 Westlake Financial SVC 03-20-01 3521779 FP  
 Assoc. National Bank CC 03-05-01 3270173 BC

END - EXPERIAN

DIRECT CHECK

SUBCODE	SUBSCRIBER	TELEPHONE	ADDRESS	CITY	ST	ZIP
7400060	American Express		BYMAILONLY 4315 S 2700 W	Salt Lake C	UT	84184
3270173	Assoc. National Bank		BYMAILONLY P O BOX 15687	Wilmington	DE	19886
3218044	Capital ONE		BYMAILONLY P O BOX 28625	Richmond	VA	23261
3521779	Westlake Financial		323.692.8800 4751 Wilshire Blvd	Los Angeles	CA	90010

END - EXPERIAN DIRECT CHECK

Run BP Print Report

FIG. 17

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1020

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File Edit View Favorites Tools Help

Back Forward Stop Search History

Address http://creditparsing.westlakefinancial.com/ExceptionAgent.asp?File=Tx&CustomerName=EDOIE\_CLAURE&reportNumber=205376&dealNumber=11514

Go Links

Shopping Entertainment Travel

News Yahoo! Mail Finance Yahoo! Yahoo! My Yahoo! Messenger

DEALER CENTER

Westlake

Westlake Deal

Insurance

Admin

Home

Help

Become a Member

Log in

Customer Name: Deal #:11514

Dealer Input Customer Information

# Yrs on Present Job: 1.7 PH/Util/Chkng Yes

Gross Monthly Income: 1800 Spices: Prior Co.x: No

Rent Mortgage: 0 Other Co.x: No

Auto Parsed Information

# Years Credit: 0.42 No

# Good Credit Items: 0 Cust Owns Home: No

# High Good Credit: 0 Other Monthly Debt: No

# Derog Credit Items: 0 Family Support Debt: No

# High Derog Credit: 0 # of Rep/Auto Loss: No

Prev Bankruptcy: No

1022 1024 1026 1028 1030 1032 1036

1038 Next

FIG. 18

19/23

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File Edit View Favorites Tools Help

Back v Forward v Home v Stop v Reload v Search v History v Favorites v

Address http://creditparsing.westlakefinancial.com/opclasses/ica\_updatestruc.asp?meagent=i&custName=ED01E\_CLAURE&reportNo=205378

Search v My Yahoo v Yahoo v Finance v Yahoo Mail v News v Shopping v Entertainment v Travel v Links v

1050

Westlake DEALER CENTER

Logout | About Us | Become a Member | Help | Home

Insurance | Admin

Customer name: Deal #: 11514

Credit Report

Price: \$6995 DOC: \$23 Smog: \$0 State Tax: 20 Loan Date: \$0 \$0.00 Date to 1st Pay: \$0 Front Gross: \$0 Trade Payoff: \$1800 Insurance: ☐ Trade Allowance: \$298.65 MAX OK TO FIM: \$835.00 Acquisition Fee \$4,875.00 APR

Cash Down: 30

Payments: 30

Cust Factor: 8.93 Westlake Discount

Dealer Gross

Net Check to Dealer

Amount financed in excess of max allowed by: \$ 227  
You need to put down 227 dollars more.

Compute 1058

Save Deal

Show Deal

Customer Vehicle Information

Model Year: 1992

Blue Book: \$4950

Mileage: \$1,405.00

Cost: \$1,939.25

Class: \$6,881.25

1052

1054

1056

1058

FIG. 19

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**FIG. 20**

**FIG. 20**

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FIG. 21

**FIG. 21**

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File Edit View Favorites Tools Help

Back v Address http://creditparsing.westlakefinancial.com/oplist/SavedProfile.asp?link=

Search Messenger Yahoo! Mail Finance Yahoo! News Shopping Entertainment Travel

Westlake DEALER CENTER

Logout | About Us | Become a Member | Help | Home

Insurance

Westlake Deal

Email Credit Report

Saved Deal 1174  
 SEARCH CRITERIA  
 Date From: 7/28/2001 To: 8/4/2001  
 click on the numbers to navigate through pages..

Last Name: 1172 SSN # 1176 Query

DEAL #	REPORT #	SOCIAL SECURITY #	CUSTOMER NAME	VIEW REPORT
10759	204768	558-XX-4329	NICK NIMMER	VIEW

FIG. 22

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Welcome to Homepage - Microsoft Internet Explorer provided by EarthLink

File Edit View Favorites Tools Help

Search Messenger My Yahoo! Yahoo! Finance Yahoo! Mail News Shopping Entertainment Travel

Logout About Us Become a Member Help Home

Insurance

Admin

Westlake Deal

Print Deal

Run BP

1202 1204

DEALER CENTER

Deal Sheet

CUSTOMER NAME: NICK NIMM

DEAL STRUCTURE

Price	\$6,750.00	Doc Fee	\$10.00
License Fee	\$23.00	Smog Fee	\$20.00
Warranty	\$0.00	Warranty Cost	\$0.00
Tax Rate	20.00	Sales Tax	\$1,356.00
Loan Date	7/30/2001	Date to First Pay	8/29/2001
Trade Payoff	\$0.00	Trade Allowance	\$0.00
Cash Down	\$1,800.00	Insurance	\$0.00
Term	30	Premium	\$275.91
Front Gross	\$2,150.00	Finance Charge	\$1,910.05
Amount Financed	\$6,367.25	Max.Amt to Fin	\$6,435.00

1206

CREDIT INFORMATION

Years Credit	5	# Year on Present	17
# Good Credit	7	Job	
Items		Gross Monthly	\$1,800.00
#High Good		Income	
#Derog Credit	8	Rent/Mortgage	\$0.00
Items		Family Support	\$0.00
#High Derog		Debt	
# of Repo/Auto	1	Other Monthly Debt	\$175.00
Loss		Ph/U/I/Chkng In	YES
Prev Bankruptcy	NO	Name	
# Residence	0.5	Cust Owns Home	NO
Stability			

1208

VEHICLE INFO

Year	1992	Book	\$4950
Miles	117545	Class	1
Cost	\$4,600.00		

1210

RESULT

Customer Factor	1.74	Westlake Discount	\$1,130.00
APR	21.41%	Dealer Gross	\$920.00
Acquisition Fee	\$100.00	Structure Ok	YES
Net Check To	\$5,137.25	Amt Fin Ok	YES

1212

FIG. 23